

# Lend Hypovest

CH1357099691 · VALOR 135709969 · LENDCH SW Equity · CHF · 1300 Tracker Certificate

## INVESTMENT STRATEGY · RULE-BASED

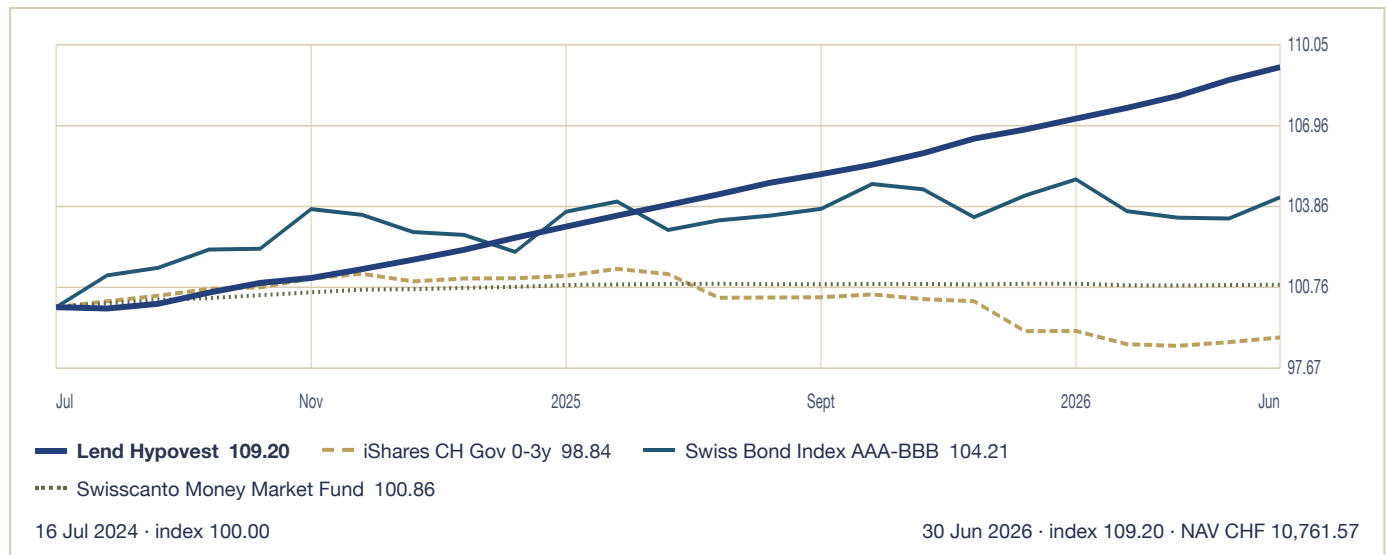
Provide rule-based exposure to Swiss subordinated mortgage loan claims

Lend Hypovest provides exposure to a diversified pool of Swiss mortgage-backed loan claims, sourced and serviced by Switzerlend AG. Selection is strictly rule-based: Switzerlend ratings A+, A, B, or C; maturity up to 5 years; loan-to-value up to 80%; maximum 20% to any single borrower; maximum 20% to any ultimate controlling entity.

- Total return structure with reinvestment in NAV; no distributions. No leverage, no derivatives.
- Targeted minimum cash allocation of 5% of AuM is maintained to facilitate redemptions and ongoing operations.

## PERFORMANCE · INDEXED (BASE 100)

NAV PER CERTIFICATE **CHF 10,761.57** · 30 Jun 2026



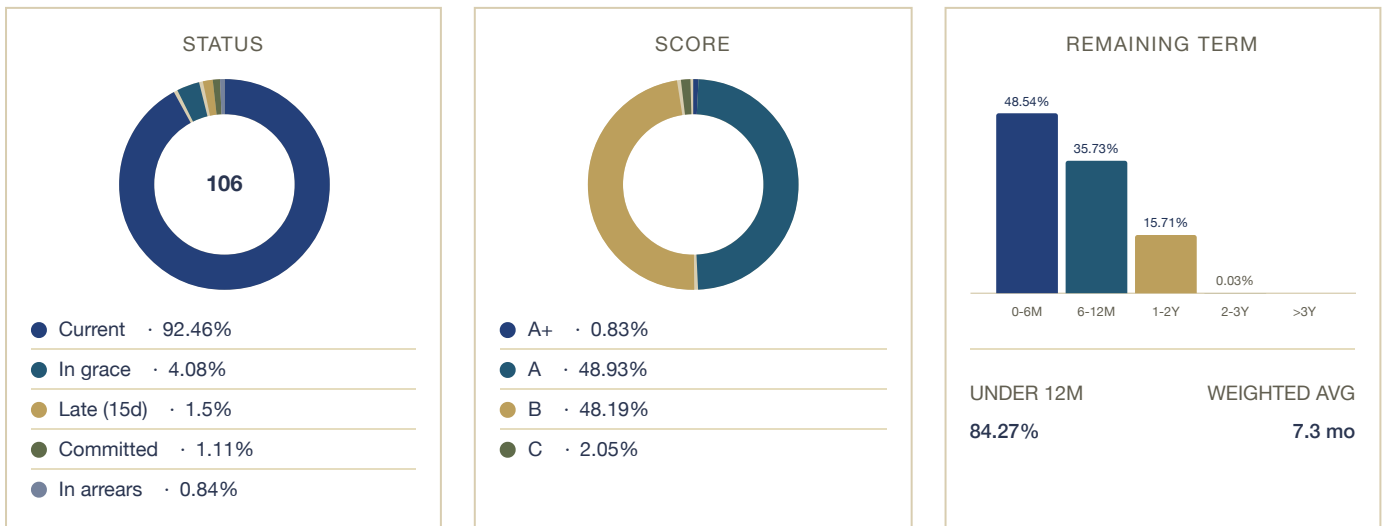
1M	3M	6M	1Y	YTD	ITD
+0.45%	+1.44%	+2.57%	+5.08%	+2.57%	+9.20%

As of 30 Jun 2026. Past performance is not an indicator of future results.

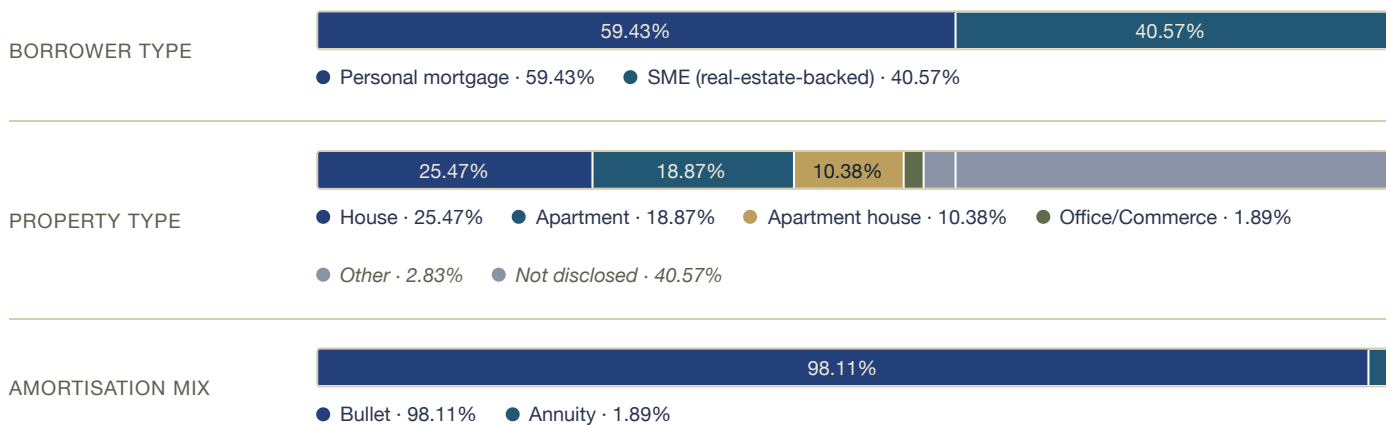
## ASSET CLASS · PRIVATE CREDIT / MORTGAGE

UNDERLYING	
DESCRIPTION	Swiss subordinated mortgage loan claims
NUMBER OF ACTIVE LOANS	104
WEIGHTED AVERAGE LTV	67.90% (cap 80%)
WEIGHTED AVERAGE MATURITY	7.3 months (cap 5 years)
WEIGHTED AVERAGE COUPON (GROSS)	6.67% p.a.
ORIGINATOR	Switzerlend AG
CASH	≥ 5% of AuM (deployed)

## PORTFOLIO BREAKDOWN

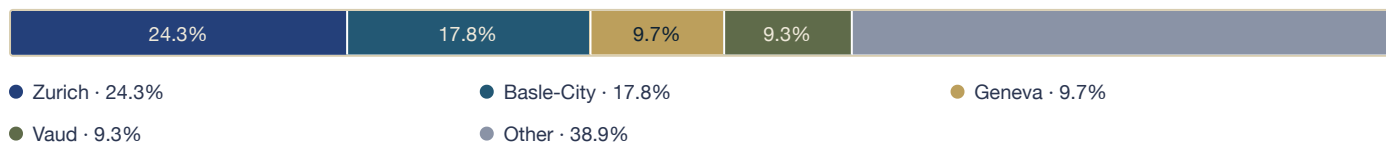


## POOL QUALITY



## GEOGRAPHIC ALLOCATION

By canton · property location for mortgages, counterparty for SME · 104/104 coverage



## PORTFOLIO LIQUIDITY PROFILE

IF 100% REDEMPTION REQUESTED TODAY, EXPECTED TIME TO LIQUIDATION (% OF NAV, 5% CASH FLOOR INCLUDED IN 0-3M)



Pool metrics reflect loan-book data as of the reporting date.

## KEY DATA

IDENTIFIERS			
ISIN	CH1357099691	VALOR	135709969
SIX	N/A	BLOOMBERG	LENDCH SW Equity
STRUCTURE	nETP	SSPA CATEGORY	Tracker Certificate (1300)
UNDERLYING	Swiss subordinated mortgage loan claims		

ISSUANCE	
ISSUE DATE	15 Jul 2024
ISSUE PRICE	CHF 10,000
ISSUE SIZE	5,000 Securities (with reopening clause)
CURRENCY	CHF
LIQUIDITY	
NAV FREQUENCY	Monthly
SUBSCRIPTION	Monthly
REDEMPTION	Best-effort
CASH BUFFER	≥ 5% of AuM
LISTING	No
LISTING VENUE	N/A
ECONOMICS	
MINIMUM INVESTMENT	CHF 10,000
INVESTOR FEE	0.95% p.a.
SUBSCRIPTION FEE	Up to 1.25% (including Secondary Market fee)
REDEMPTION FEE	0.25% (Secondary Market fee)
SERVICE PROVIDERS	
ISSUER	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
ORIGINATOR	Swizerlend AG, 8032 Zurich ZH, Switzerland
LOAN SERVICER	Swizerlend AG, 8032 Zurich ZH, Switzerland
PAYING AGENT	Banca Credinvest SA, 6900 Lugano TI, Switzerland
CUSTODIAN	Banca Credinvest SA, 6900 Lugano TI, Switzerland
CALCULATION AGENT	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
ADMINISTRATOR	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
SECURITY AGENT	ADEXAS Rechtsanwälte AG, 8008 Zürich ZH, Switzerland
ISSUER AUDITOR	BDO AG, 8853 Lachen SZ, Switzerland · Annual · IFRS

## TAX

Swiss Withholding Tax treatment applies. Investors are advised to consult their tax advisors regarding their individual situation before investing in this product.

Withholding tax (where applicable) is booked at product level and reflected in the NAV. Any potential tax reclaim depends on the investor's individual circumstances and is not reflected in the NAV.

## REGULATORY

GOVERNING LAW	Switzerland
DISTRIBUTION	Retail, professional and institutional clients
FINMA SUPERVISION	No
REGULATORY	FinSA · Base Prospectus approved by SIX Exchange Regulation

## PRODUCT ADVANTAGES

### INVESTOR PROTECTION

- Fully collateralised tracker certificate
- Collateral pledged in favour of investors
- Independent Security Agent
- Pledge perfected through Account Control Agreement
- Issuer credit risk mitigated but not eliminated

### REGULATORY FRAMEWORK

- Base Prospectus approved by SIX Exchange Regulation Ltd., Reviewing Body within the meaning of FinSA
- Annual independent audit; financial statements prepared under IFRS standards
- Not a collective investment scheme under CISA
- Issuer not subject to FINMA supervision

### TRANSPARENCY

- Issued from Helveteq AG balance sheet
- Collateral held in segregated accounts for the benefit of investors
- Total return structure with reinvestment in NAV; no distributions
- Fully Swiss setup, issuer and instruments

## STRUCTURE & PROTECTION

Loan claims are assigned to Helveteq AG and held as Product collateral; the underlying Swiss mortgage certificates are held on a fiduciary basis by Switzerland AG for the benefit of the Product. The collateral is pledged in favour of an independent Security Agent for investors, with the pledge perfected through an Account Control Agreement under Swiss law (Art. 25 FISA). In an issuer default, the Security Agent may enforce the collateral in accordance with the transaction documents. Collateralisation mitigates issuer credit risk but does not eliminate it. The product offers no capital protection. Enforcement and recoveries may take time and amounts recovered may be lower than the outstanding investment.

## ABOUT THE STRATEGY ORIGINATOR

### Switzerland AG · Zurich, Switzerland

Switzerland AG operates Lend.ch, a Swiss platform for online residential and commercial real estate lending. The firm originates and services the underlying loan claims for Lend Hypovest, applying its proprietary credit scoring and rule-based lending criteria. Switzerland acts as Originator and Loan Servicer.

## ABOUT THE ISSUER · HELVETEQ

Helveteq structures and issues transparent investment products, including Tracker Certificates and Actively Managed Certificates (AMCs), across traditional and alternative asset classes. We enable financial intermediaries to access capital markets with ease. We support the structuring and issuance process within the applicable legal and regulatory framework. From equities, fixed income, and commodities to private debt, real estate, and digital assets, we turn investment strategies into bankable, structured products. Products are issued under a base prospectus approved by SIX Exchange Regulation and are eligible for distribution through Swiss banks.

## MONTHLY NAV PERFORMANCE (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	+0.33%	+0.39%	+0.39%	+0.42%	+0.56%	+0.45%	—	—	—	—	—	—	+2.57%
2025	+0.36%	+0.37%	+0.46%	+0.42%	+0.41%	+0.40%	+0.40%	+0.41%	+0.32%	+0.34%	+0.42%	+0.53%	+4.93%
2024	—	—	—	—	—	—	-0.05%	+0.18%	+0.42%	+0.37%	+0.19%	+0.33%	—

## DOCUMENTS

[FINAL TERMS →](#)[KID →](#)[BASE PROSPECTUS →](#)

Investors should read the Key Information Document before making any investment decision.

## CONTACT

Helveteq AG, 8808 Pfäffikon SZ, Switzerland · +41 41 554 50 99 · [info@helveteq.com](mailto:info@helveteq.com) · [helveteq.com](https://helveteq.com)

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Investors are invited to carefully read the Product documentation, namely the Base Prospectus, which may be amended or supplemented from time to time, together with the relevant Final Terms prepared for a particular Product containing the full legally binding terms and conditions.

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